

rcurrently amended): A system for facilitating handling of a post-transactional dispute comprising:

at least one access terminal having a display and an input means;
a central server having an Internet web site stored thereon,
said display capable of displaying a plurality of <u>pre-existing</u> dispute handling
forms <u>having pre-defined content</u>, said forms retrieved from said server
and said web site; and

a communication channel linking said terminal to said web site. and said—

server to said web site.; and

a scanner coupled to said terminal, said scanner able to transform an image into computer readable format for transmission across said communication channel.

- 2. (original): The system of claim 1 comprising a first access terminal for a dispute initiator and a second access terminal for a dispute responder.
- 3. (original): The system of claim 1 comprising a form selection for a dispute initiator and a form selection for a dispute responder.
- 4. (original): The system of claim 3 wherein said dispute initiator is an Issuer and said dispute responder is an Acquirer.
- 5. (original): The system of claim 3 wherein said form selection for said initiator comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said form selection for said responder comprises a Fulfillment and a Second Presentment.
- 6. (original). The system of claim 2 comprising a third access terminal for administration and a fourth access terminal for finance.

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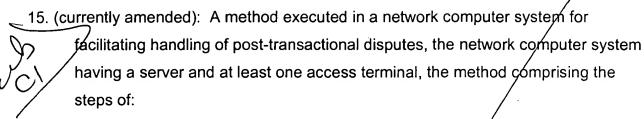


- 7. (currently amended): A method for handling a post-transactional dispute between an Issuer and an Acquirer via an Internet connection to which are coupled at least one access terminal, the method comprising the steps of:
 - (a) accessing an Internet web site from said terminal, said web site linked to a server comprising a plurality of <u>pre-existing</u> dispute handling forms stored thereon, said forms having <u>pre-defined content</u>;
 - (b) choosing one of said <u>pre-existing</u> dispute handling forms;
 - (c) responding to the requested field information pre-existing content on said form;
 - (d) sending said form over said Internet connection to be routed by said server to a disputed party, and
 - (e) repeating steps (a)-(d) for both the Issuer and the Acquirer.
- 8. (original): The method of claim 7 further comprising at least one document scanning device and the steps of:
 - (a) scanning at said document scanning device at least one supporting document; and
 - (b) sending said supporting document along with said form over said Internet connection to be routed by said server to a disputed party.
- 9. (original): The method of claim 8 wherein said scanning comprises one to five supporting documents.
- 10. (original): The method of claim 7 further comprising the steps of:
 - (a) reviewing a report comprising said form by financial operations; and
 - (b) transferring liability in response to said report to at least one of said Issuer from said Acquirer and said Acquirer from said Issuer.
- 11. (original): The method of claim 7 wherein said accessing step comprises the steps of:
 - (a) requesting a User ID from administrative operations; and
 - (b) receiving said User ID and a password.





- 12. (original): The method of claim 7 wherein said choosing one of said dispute handling forms comprises choosing from a form selection for said Issuer and a form selection for said Acquirer.
- 13. (original): The method of claim 12 wherein said form selection for said issuer comprises a Retrieval Request, a First Chargeback and a Final Chargeback, and said form selection for said Acquirer comprises a Fulfillment and a Second Presentment.
- 14. (original): The method of claim 7 wherein said sending step comprises one of viewing and downloading by said disputed party.



- (a) accepting at said server a User ID and password from a first user at a first access terminal;
- (b) retrieving from said server a set of <u>pre-existing</u> first <u>user</u> dispute handling forms <u>having pre-defined content</u> which coincide with said User ID;
- (c) displaying said set of first user forms at said first access terminal;
- (d) receiving input entered on one of said first user forms at said first access terminal;
- (e) transmitting within said network said one of said first user forms to a second user in dispute with said first user;
- (f) notifying said second user at a second access terminal of said one of said first user forms;
- (g) accepting at said server a User ID and password from said second user at said second access terminal;
- (h) retrieving from said server a set of <u>pre-existing second user dispute</u>
 handling forms <u>having pre-defined content</u> which coincide with said
 second user User ID;
- (i) displaying said set of second user forms at said second access terminal;
- receiving input entered on one of said second user forms at said second access terminal;
- (k) transmitting/within said network said one of said second user forms to said first user;/
- (I) notifying said first user at said first access terminal of said one of said second user forms; and
- (m) repeating steps (a)-(I) until all needed dispute handling forms have been transmitted.

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16. (original): The method of claim 15 further comprising the steps of :

- (a) retrieving at least one stored file from said server; and
- (b) attaching said file to said one of said forms.
- 17. (original): The method of claim 15 wherein said first user comprises an Issuer and said second user comprises an Acquirer.
- 18. (original): The method of claim 16 wherein said first user comprises an Issuer and said second user comprises an Acquirer.
- 19. (original): The method of claim 17 wherein said set of Issuer forms comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said set of Acquirer forms comprises a Fulfillment and a Second Presentment.
- 20. (original): The method of claim 15 further comprising the steps of :
 - (a) receiving at said second access terminal at least one scanned document in computer readable format;
 - (b) storing said scanned document on said server; and
 - (c) attaching said scarned document to one of said forms.
- 21. (original): The method of claim 15, further comprising the steps of:
 - (a) accepting at said server a User ID and password from a third user at a third access terminal;
 - (b) retrieving from said server a set of reports which coincide with said third User ID;
 - (c) displaying said set of reports at said third access terminal; and
 - (d) receiving instructions to transfer monetary liability to at least one of said first user from said second user and said second user from said first user.
- 22. (original): The method of claim 15 wherein said accepting at said server steps comprise matching said User ID and password with a stored database on said server.

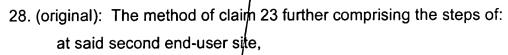
- 23. (currently amended): A computer-based method providing an Internet routing system for post-transactional dispute forms comprising the steps of: at a first end-user site.
 - (a) prompting an end-user for a User ID and password;
 - (b) displaying a set of <u>pre-existing</u> dispute handling forms <u>having pre-defined content</u> in response to receiving said User ID;
 - (c) collecting dispute-related data on said forms;
 - (d) transmitting said dispute-related data on said forms to a central site for processing;

at said central site,

- (e) receiving said dispute-related data on said forms;
- (f) indexing said forms by said dispute-related data;
- (g) transmitting said forms to a second end-user site; and making said forms available at said second end-user site for viewing and downloading.
- 24. (original): The computer-based method of claim 23 wherein said first end-user site comprises an Acquirer site.
- 25. (original): The computer-based method of claim 23 wherein said indexing comprises a code-based method.
- 26. (original). The method of claim 23 wherein said displaying comprises a set of Issuer dispute handling forms in response to receiving said User ID for an Issuer.
- 27. (original): The method of claim 23 wherein said displaying comprises a set of Acquirer dispute handling forms in response to receiving said User ID for an Acquirer.

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- (a) prompting a/second end-user for a User ID and password;
- (b) displaying a set of dispute handling forms in response to receiving said second end-user User ID;
- (c) collecting dispute-related data on said forms;
- (d) transmitting said dispute-related data on said forms to a said central site for processing;

at said central site,

- (e) receiving said dispute-related data on said forms from said second end-user site;
- (f) transmitting said forms to said first end-user site; and
- (g) making said forms available at said first end-user site for viewing and downloading.
- 29. (original): The method of claim 28 further comprising at said central site the step of indexing said forms by said dispute-related data.
- 30. (original): The method of claim 29 wherein said indexing comprises a code-based method.
- 31. (original): The method of claim 28 wherein said first end-user site comprises an Issuer site and said second end-user site comprises an Acquirer site.
- 32. (original): The method of claim 31 wherein said displaying at said first end-user site comprises a set of Issuer dispute handling forms; and said displaying at said second end-user site comprises a set of Acquirer dispute handling forms.

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33. (currently amended): An Internet-based processing system for gathering and routing data for facilitating handling of a post-transactional credit dispute between credit Issuers and Acquirers, the system comprising:

a central server having Internet capabilities and a computer program stored thereon, wherein said program comprises a plurality of <u>pre-existing</u> data entry fields with respect to said dispute;

at least two end-user terminals having a display device, an input device and Internet capabilities, one of said end-user terminals for an Issuer and a second end-user terminal for an Acquirer;

an Internet web site coupled via a communication link to said server and accessible by said end-user terminals, said terminals capable of viewing said plurality of data entry fields;

an index system which categorizes at least one of said data entry fields within said central server; and

a document scanning device coupled to at least one of said end-user terminals for transforming paper images into computer readable format.

- 34. (original): The system of claim 33 wherein said document scanning device is coupled to said second end-user terminal for an Acquirer.
- 35. (original): The system of claim 33 wherein said index system comprises a codebased system.
- 36. (original): The system of claim 33 further comprising a third end-user terminal for adding, modifying and deleting end-users.
- 37. (original): The system of claim 33 further comprising a third end-user terminal for transferring credit liability between said Issuers and said Acquirers.
- 38. (previously added) The method of claim 7 wherein said sending comprises

 Extensible Markup Language (XML) schema.
- 39. (previously added) The computer-based method of claim 23 wherein at least one of said transmitting steps comprises Extensible Markup Language (XML) schema.

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